

806 KAR 14:100. Certificate not to alter contract.

RELATES TO: KRS 304.14-120

STATUTORY AUTHORITY: KRS 304.2-110

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 provides that the Executive Director of Insurance may make reasonable rules and administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code. This administrative regulation requires that memoranda or certificates of insurance, as herein defined, shall not amend, extend or alter the coverage of an existing contract.

Section 1. Each certificate or memorandum of property or casualty insurance when issued to any person other than the policyholder shall contain the following or similar statement: "This certificate or memorandum of insurance neither affirmatively nor negatively amends, extends, or alters the coverage afforded by policy number _____ issued by _____."

Section 2. Prior to its use, each insurer shall file with the executive director the form of certificate or memorandum of insurance which will be used by such company. (1 Ky.R. 1082; Am. 2 Ky.R. 26; eff. 7-2-75; TAm eff. 8-9-2007; Crt eff. 2-26-2020.)